### Case 17-13184 Doc 1 Filed 04/27/17 Entered 04/27/17 11:33:55 Desc Main Document Page 1 of 45

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Paulina		
		ure identification (for mple, your driver's	First name	First name
		Middle name	Middle name	
		Uribe		
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer tification number	xxx-xx-0523	

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Case number (if known)

Debtor 1 Paulina Uribe

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and  Include trade names and		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	8828 Niles Center Rd, Apt 209	If Debtor 2 lives at a different address:			
		Skokie, IL 60077  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing     this district to file for		Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Paulina Uribe

Par	Tell the Court About	Your E	3ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required b</i> f page 1 and check the appropri	y 11 U.S.C. § 342(b) for Individuals Filin	g for Bankruptcy
	choosing to file under	Chapter 7					
			Chapter 11				
			Chapter 12				
			Chapter 13				
			·				
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee	eck with the clerk's office in your local co yourself, you may pay with cash, cashier half, your attorney may pay with a credit	r's check, or money
					tallments. If you choose this op is (Official Form 103A).	tion, sign and attach the Application for	Individuals to Pay
			but is not requapplies to you	uired to, waive y ur family size ar	your fee, and may do so only if ynd you are unable to pay the fee	on only if you are filing for Chapter 7. By your income is less than 150% of the offi in installments). If you choose this optio ficial Form 103B) and file it with your pet	cial poverty line that n, you must fill out
<b>)</b> .	Have you filed for bankruptcy within the	■ N	0.				
	last 8 years?	ПΥ	es.				
			District		When	Case number	
			District		<del></del>	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ N					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business	ПΥ	es.				
	partner, or by an affiliate?						
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	ПΝ	lo. Go to li	ne 12.			
	residence?	■ Y	es. Has yo	ur landlord obta	ained an eviction judgment agair	nst you and do you want to stay in your r	esidence?
			•	No. Go to line	12.		
			_	Yes. Fill out In bankruptcy per		n Judgment Against You (Form 101A) ar	nd file it with this

Document Page 4 of 45 Case number (if known) Debtor 1 Paulina Uribe Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Paulina Uribe Document Page 5 of 45 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Der	Paulina Uribe			Case nur	TIDEL (It known)
Par	t 6: Answer These Quest	ions for R	eporting Purposes		
16.	What kind of debts do you have?	16a.		r consumer debts? Consumer debts are descended from the consumer debts are descended from the consumer debts."	defined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		business debts? Business debts are denvestment or through the operation of the l	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts yo	u owe that are not consumer debts or busi	ness debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and	■ Yes.		7. Do you estimate that after any exempt p available to distribute to unsecured credite	property is excluded and administrative expenses ors?
	administrative expenses		■ No		
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes		
18.	How many Creditors do	<b>■</b> 1-49		□ 1,000-5,000	□ 25,001-50,000
	you estimate that you owe?	■ 1-49 □ 50-99		☐ 5001-10,000	☐ 50,001-100,000
		☐ 100-1		<b>1</b> 0,001-25,000	☐ More than100,000
		□ 200-9	99		
19.	How much do you	<b>\$0 - \$</b>	50.000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		01 - \$100,000	\$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion
		<b>□</b> \$500,	001 - \$1 million	<b>—</b> \$100,000,001 \$300 Hillion	I wore than 450 billion
20.	How much do you estimate your liabilities	<b>\$0 - \$</b>	50,000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	to be?		001 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		<b>—</b> фооо,		. , , ,	·
Par	t 7: Sign Below				
For	you	I have ex	amined this petition, and I	declare under penalty of perjury that the in	formation provided is true and correct.
				er 7, I am aware that I may proceed, if eligil e relief available under each chapter, and	ble, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.
				id not pay or agree to pay someone who is I the notice required by 11 U.S.C. § 342(b)	
I request relief in accordance with the chapter of tit				ne chapter of title 11, United States Code, s	specified in this petition.
		bankrupt and 3571	cy case can result in fines u		ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Paulina	ina Uribe Uribe	Signature of De	btor 2
		Signature	e of Debtor 1	-	
		Executed	on April 27, 2017	Executed on	
			MM / DD / YYYY		MM / DD / YYYY

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Debtor 1 Paulina Uribe Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David C	utler	Date	April 27, 2017	
Signature of	Attorney for Debtor		MM / DD / YYYY	
David Cutle Printed name	er			
	ssociates, Ltd			
Firm name 4131 Main	Street			
Skokie, IL	60076			
Number, Street, 0	City, State & ZIP Code			
Contact phone	847-673-8600	Email address	david@cutlerltd.com	
Bar number & St	oto			
Dai Humbel & St	alt			

		Docume	ent Page 8 of 45	
Fill in this infor	mation to identify your	case:		
Debtor 1	Paulina Uribe			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		ssets f what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	12,100.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	12,100.00
2: Summarize Your Liabilities		
		<b>abilities</b> I you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	12,366.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	25,289.00
Your total liabilities	\$	37,655.00
3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,098.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,090.00
4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your	other sch	iedules.
■ Yes What kind of debt do you have?		
t	2: Summarize Your Liabilities  Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	1c. Copy line 63, Total of all property on Schedule A/B

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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Case number (if known) Debtor 1 Paulina Uribe

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

4,167.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cla	im
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Document Page 10 of 45 Fill in this information to identify your case and this filing: Debtor 1 Paulina Uribe First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Honda 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Accord Creditors Who Have Claims Secured by Property. Debtor 1 only Model: 2008 Debtor 2 only Current value of the Current value of the 30000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$10,000.00 \$10,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$10.000.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Official Form 106A/B Schedule A/B: Property

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Case number (if known)

Document Debtor 1 Paulina Uribe

Do	you own or have a	ny legal or equitable interest	in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No	ou have in your wallet, in your	home, in a safe deposit box, and on hand when you	u file your petition
17.	institutio	g, savings, or other financial ac	counts; certificates of deposit; shares in credit unionts with the same institution, list each.	ons, brokerage houses, and other similar
	■ No □ Yes		Institution name:	
18.		ds, or publicly traded stocks nds, investment accounts with b	prokerage firms, money market accounts	
	□ Yes	Institution or issue	er name:	
9.	Non-publicly traded joint venture  ■ No	d stock and interests in incor	porated and unincorporated businesses, includ	ding an interest in an LLC, partnership, and
	☐ Yes. Give specific	c information about them Name of entity:		vnership:
	Negotiable instrume Non-negotiable inst No	ents include personal checks, c	gotiable and non-negotiable instruments ashiers' checks, promissory notes, and money orde transfer to someone by signing or delivering them.	ers.
21.	Retirement or pens Examples: Interests  No		, 403(b), thrift savings accounts, or other pension o	r profit-sharing plans
	☐ Yes. List each acc	count separately.  Type of account:	Institution name:	
22.	Examples: Agreeme	used deposits you have made	so that you may continue service or use from a contit, public utilities (electric, gas, water), telecommunic	
	■ No □ Yes		Institution name or individual:	
3.	Annuities (A contract	ct for a periodic payment of mo	ney to you, either for life or for a number of years)	
	□ Yes	Issuer name and description.		
24.	26 U.S.C. §§ 530(b)(	eation IRA, in an account in a 1), 529A(b), and 529(b)(1).	qualified ABLE program, or under a qualified s	tate tuition program.
	■ No □ Yes	Institution name and descript	ion. Separately file the records of any interests.11 L	J.S.C. § 521(c):
<u>2</u> 5.		r future interests in property	(other than anything listed in line 1), and rights	or powers exercisable for your benefit
	■ No □ Yes. Give specific	c information about them		
<u>2</u> 6.			and other intellectual property eeds from royalties and licensing agreements	
	■ No	c information about them		

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De	ebtor 1	Paulina Uribe		Boodinone	Case number (if known)	
	Examp ■ No	es, franchises, and other les: Building permits, exclu	sive licenses		n holdings, liquor licenses, professional licens	es
М	onev or r	property owed to you?				Current value of the
	, ,	,				portion you own? Do not deduct secured claims or exemptions.
	■ No	unds owed to you  Give specific information ab	oout them, inc	luding whether you alre	ady filed the returns and the tax years	
	■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
	Examp  ■ No	mounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance ¡		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	Examp ■ No	Name the insurance compa			HSA); credit, homeowner's, or renter's insurar  Beneficiary:	nce Surrender or refund
			,		,	value:
	If you a someon	erest in property that is dure the beneficiary of a living the has died.  Give specific information			ed surance policy, or are currently entitled to reco	eive property because
	Examp ■ No	against third parties, who les: Accidents, employmen			it or made a demand for payment s to sue	
	■ No	ontingent and unliquidate  Describe each claim	ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
	■ No	ancial assets you did not	already list			
	⊔ Yes.	Give specific information				
36					ny entries for pages you have attached	\$0.00
Pa	rt 5: Des	scribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
		wn or have any legal or equi	table interest	in any business-related p	roperty?	
_	■ No. Go ¬ Yes G	to Part 6. o to line 38.				
		o .o .iiio oo.				

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Part	6: Describe Any Farm- and Commercial Fishing-Related Property You O If you own or have an interest in farmland, list it in Part 1.	wn or Have an Interes	st In.	
16.	Do you own or have any legal or equitable interest in any farm- o	r commercial fishir	ng-related property?	
	No. Go to Part 7.			
	☐ Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interest in That You D	Did Not List Above		
ı	Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No  Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$10,000.00		
57.	Part 3: Total personal and household items, line 15	\$2,100.00		
58.	Part 4: Total financial assets, line 36	\$0.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$12,100.00	Copy personal property total	\$12,100.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

Debtor 1

\$12,100.00

			Document		Page 15 of 45	_
Fill	in this inform	ation to identify your cas	se:			
De	btor 1	Paulina Uribe				
		First Name	Middle Name	I	ast Name	
	btor 2 buse if, filing)	First Name	Middle Nosse		ant Name	
(Spi	ouse ii, iiiirig)	First Name	Middle Name	ı	ast Name	
Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF I	ILLIN	OIS	
Ca	se number					
	nown)					☐ Check if this is an
						amended filing
$\sim$	itiaial Far	10CC				
	ficial For					
S	chedule	e C: The Prop	perty You Cla	im	as Exempt	4/16
_						
the	property you lis	ted on Schedule A/B: Proj	perty (Official Form 106A/B)	as yo	our source, list the property that you	or supplying correct information. Using I claim as exempt. If more space is I additional pages, write your name and
cas	e number (if kno	own).	•			
						One way of doing so is to state a
						eing exempted up to the amount of benefits, and tax-exempt retirement
					nption of 100% of fair market val	
		rticular dollar amount ar	nd the value of the propert	y is o	determined to exceed that amour	t, your exemption would be limited
		•	_			
Pa	rt 1: Identify	the Property You Claim	as Exempt			
1.	Which set of	exemptions are you clair	ning? Check one only, ever	n if yo	our spouse is filing with you.	
	You are cla	iming state and federal no	nbankruptcy exemptions. 1	11 U.S	S.C. § 522(b)(3)	
	_	iming federal exemptions.				
_			• ,,,,			
2.	For any prope	erty you list on Schedule	A/B that you claim as exe	mpt,	fill in the information below.	
		n of the property and line o	n Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	ochedule A/B ti	nat note tine property	Copy the value from	Che	eck only one box for each exemption.	
			Schedule A/B		, , , , , , , , , , , , , , , , , , , ,	
		ssessions in apartme			\$500.00	735 ILCS 5/12-1001(b)
	at liquidatio	n value (joint with noi	ı ———		1000/ of fair market value up to	
	Line from Sche			_	100% of fair market value, up to any applicable statutory limit	
	TV		\$300.00		\$300.00	735 ILCS 5/12-1001(b)
	Line from Sche	edule A/B: <b>7.1</b>			100% of fair market value, up to	
				_	any applicable statutory limit	
	Personal clo		\$800.00		\$800.00	735 ILCS 5/12-1001(a)
	Line from Scho	edule A/B: <b>11.1</b>			100% of fair market value, up to	
					any applicable statutory limit	
		ry and wedding ring	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	Line from Sche	edule A/B: <b>12.1</b>			100% of fair market value, up to	
					any applicable statutory limit	
3.			tion of more than \$160,375			
		ustment on 4/01/19 and e	very 3 years after that for ca	ses f	iled on or after the date of adjustme	ent.)
	■ No					
		you acquire the property o	overed by the exemption with	thin 1	,215 days before you filed this case	9?
	☐ No					

Official Form 106C

☐ Yes

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Debtor 1 Paulina Uribe

Case	17-13184	Doc 1	Filed 04/27/17 Document	Entered Page 17	d 04/27/17 11:3	33:55 [	Desc M	1ain
Fill in this information	on to identify you	ır case:						
Debtor 1	Paulina Uribe							
F	First Name	Mi	ddle Name	Last Name				
Debtor 2 (Spouse if, filing)	First Name	Mi	ddle Name	Last Name				
United States Bankru	ptcy Court for the	NORTH	HERN DISTRICT OF ILL	INOIS				
Case number								
(if known)							☐ Check	if this is an
							amend	ded filing
Official Form 1	06D							
		Who I	Have Claims S	Secured	by Propert	V		12/15
			ed people are filing togethe the entries, and attach it t					
. Do any creditors hav	e claims secured by	y your prope	erty?					
□ No. Check this	s box and submit t	his form to	the court with your other	schedules. Yo	u have nothing else t	o report on th	nis form.	
Yes. Fill in all	of the information	below.						
Part 1: List All Se	ecured Claims							
2. List all secured clair	ms. If a creditor has	more than on	e secured claim, list the cred	ditor separately	Column A	Column B		Column C
			claim, list the other creditors ording to the creditor's name		Amount of claim  Do not deduct the value of collateral.	Value of co that suppor claim		Unsecured portion If any
2.1 Pnc Bank		Describe t	he property that secures t	he claim:	\$12,366.00		00.00	\$2,366.00
Creditor's Name		2008 Ho	nda Accord 30000 m	niles				
Attn: Bankru 249 5th Ave S Pittsburgh, P	Ste 30	As of the capply.	date you file, the claim is:	Check all that				
Number, Street, City		Unliquid						
		☐ Dispute						
Who owes the debt?	Check one.	Nature of	lien. Check all that apply.					
Debtor 1 only			eement you made (such as r	mortgage or secu	ured			
☐ Debtor 2 only		car loa	,					
Debtor 1 and Debtor			ry lien (such as tax lien, med ent lien from a lawsuit	,				
At least one of the de		_						
Check if this claim community debt	relates to a	□ Other (i	including a right to offset)					
	Opened 03/16 Last Active							
Date debt was incurred		Las	t 4 digits of account numb	oer 9538				

Add the dollar value of your entries in Column A on this page. Write that number here: \$12,366.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$12,366.00

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	430 17 1 <b>01</b> 0+ 1	Document	Page 1	8 of 45	Descritain
Fill in this info	rmation to identify your				
Debtor 1	Paulina Uribe				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case number					
(if known)		<u> </u>			☐ Check if this is an
					amended filing
Official For	m 106E/F				
		ho Have Unsecured	Claims		12/15
Schedule D: Cred left. Attach the Co name and case n	litors Who Have Claims Sec	ured by Property. If more space is e. If you have no information to re	needed, copy	any creditors with partially secured the Part you need, fill it out, numbe do not file that Part. On the top of a	r the entries in the boxes on the
	itors have priority unsecure				
No. Go to	• •	u ciainis against you :			
☐ Yes.	rait 2.				
	All of Your NONPRIORIT	Y Unsecured Claims			
	itors have nonpriority unsec				
		art. Submit this form to the court with	your other sch	adulas	
	iave floating to report in this p	art. Oubline this form to the court with	r your outer som	oddios.	
Yes.					
unsecured cla	aim, list the creditor separately	for each claim. For each claim liste	d, identify what	b holds each claim. If a creditor has r type of claim it is. Do not list claims alr three nonpriority unsecured claims fil	eady included in Part 1. If more
					Total claim
4.1 Amex		Last 4 digits of acc	count number	4263	\$981.00
•	rity Creditor's Name			Opened 09/16 Last Active	
	spondence x 981540	When was the deb	t incurred?	4/17/17	•
	so, TX 79998				
	Street City State Zlp Code curred the debt? Check one.	As of the date you	file, the claim	is: Check all that apply	
_	for 1 only	По и			
	•	☐ Contingent			
	or 2 only for 1 and Debtor 2 only	☐ Unliquidated☐ Disputed			
	ast one of the debtors and and	'	RITY unsecure	d claim:	
	ck if this claim is for a comr				
debt	laim subject to offset?	<u> </u>		aration agreement or divorce that you	did not
■ No		☐ Debts to pension	n or profit-sharir	ng plans, and other similar debts	
☐ Yes		Other. Specify	Credit Card	1	

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Debtor 1 Paulina Uribe Case number (if know) 4.2 \$1,967.00 **Bank Of America** Last 4 digits of account number 8594 Nonpriority Creditor's Name Nc4-105-03-14 Opened 09/16 Last Active Po Box 26012 When was the debt incurred? 2/27/17 Greensboro, NC 27410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.3 **Barclays Bank Delaware** Last 4 digits of account number 7973 \$0.00 Nonpriority Creditor's Name Opened 10/16 Last Active 100 S West St When was the debt incurred? 03/17 Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.4 **Capital One** Last 4 digits of account number 4325 \$1,802.00 Nonpriority Creditor's Name Opened 11/12 Last Active Attn: General Correspondence/Bankruptcy When was the debt incurred? 2/15/17 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Official Form 106 E/F

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Case number (if know)

Debtor	Paulina Uribe		Case number (if know)					
4.5	Citicards Cbna	Last 4 digits of account number	6218	\$1,942.00				
	Nonpriority Creditor's Name Citicorp Credit Svc/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 08/16 Last Active 2/26/17					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply					
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed  Type of NONPRIORITY unsecured  ☐ Student loans						
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not					
	■ No □ Yes	☐ Debts to pension or profit-sharing  ☐ Other. Specify  ☐ Credit Card						
4.6	Comenity Bank/Victoria Secret Nonpriority Creditor's Name	Last 4 digits of account number	4518	\$301.00				
	Attn: Bankruptcy Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 04/13 Last Active 11/04/14					
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not					
	No	Debts to pension or profit-sharin	g plans, and other similar debts					
	Yes	Other. Specify Charge Acc	count					
4.7	Comenitycapital/ultamc Nonpriority Creditor's Name	Last 4 digits of account number	3598	\$4,140.00				
	Po Box 182120 Columbus, OH 43218	When was the debt incurred?	Opened 9/13/16 Last Active 2/20/17					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply					
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:							
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-sharin						
	Yes	Other. Specify Credit Card	I					

Official Form 106 E/F

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Debtor 1 Paulina Uribe Case number (if know) 4.8 \$3,029.00 Fifth Third Bank Last 4 digits of account number 3715 Nonpriority Creditor's Name Attn: Bankruptcy Opened 08/16 Last Active 1850 East Paris Ave, Se When was the debt incurred? 2/28/17 Grand Rapds, MI 49546 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.9 **Lutheran General Hospital** Last 4 digits of account number \$500.00 Nonpriority Creditor's Name 1775 W Dempster St When was the debt incurred? Park Ridge, IL 60068 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Nordstrom Fsb 8641 \$1,305.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Correspondence Opened 07/15 Last Active When was the debt incurred? Po Box 6555 2/21/17 Englewood, CO 80155 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card

Page 22 of 45 Case number (if know) Document Debtor 1 Paulina Uribe

Nonpriority Creditor's Name  Attn: Bankruptcy		Opened 01/14 Last Active	
Po Box 956060	When was the debt incurred?	2/27/17	
Orlando, FL 32896			
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
List Others to Be Notified About a Deb	ot That You Already Listed		

notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address **Advocate Health Care** 

**ATTN Business Office** 1775 Dempster St Park Ridge, IL 60068

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	٠,		•		Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	25,289.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	25,289.00

			11 FAUE 73 (11 43)	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Paulina Uribe			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

# Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3	•				
	Name				<del>_</del>
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>

		Documen	<u>t Page 24 of</u>	<u>45</u>	-	
Fill in this info	rmation to identify your	case:				
Debtor 1	Paulina Uribe					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS			
Case number (if known)					☐ Check if this is an amended filing	
	orm 106H e H: Your Code	ebtors			12	2/15
people are filing ill it out, and now your name and	g together, both are equa umber the entries in the case number (if known).	ally responsible for supply	ing correct information he Additional Page to t	n. If more space is this page. On the to	rate as possible. If two marrie needed, copy the Additional I pp of any Additional Pages, w	Page,
□ No						
■ Yes						
Arizona, Ca	alifornia, Idaho, Louisiana,	lived in a community prop Nevada, New Mexico, Puert			ty states and territories include )	
■ No. Go t □ Yes. Did		se, or legal equivalent live w	vith you at the time?			
in line 2 aç Form 106E out Colum	gain as a codebtor only if )), Schedule E/F (Official n 2.	that person is a guaranto	r or cosigner. Make su	ire you have listed t G). Use Schedule D	ng with you. List the person s the creditor on Schedule D (C , Schedule E/F, or Schedule C	Official G to fill
	mn 1: Your codebtor Number, Street, City, State and ZII	P Code		Column 2: The cr Check all schedul	editor to whom you owe the elesthat apply:	debt
8828 Skol	lip Kljajic 3 Niles Center Rd, Apt kie, IL 60077 filing spouse	209		■ Schedule D, □ Schedule E/F □ Schedule G Pnc Bank	-, line	

Schedule H: Your Codebtors

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						•		
	in this information to identify your c							
Del	otor 1 Paulina Uril	ре						
	otor 2				_			
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	T OF ILLINOIS					
Cas	se number					Check if this is	:	
(If kr	nown)		•			☐ An amende	ed filing	
							ent showing postpe as of the following	
0	fficial Form 106l					MM / DD/ Y	YYYY	
S	chedule I: Your Inc	ome						12/1
atta	use. If you are separated and you ch a separate sheet to this form.  The describe Employment Fill in your employment	On the top of any addition						
١.	information.		Debtor 1			Debtor 2	2 or non-filing spo	use
	If you have more than one job,	Employment status	☐ Employed			■ Empl	oyed	
	attach a separate page with information about additional employers.		■ Not employe	ed			mployed	
		Occupation				Recruit	ter	
	Include part-time, seasonal, or self-employed work.	Employer's name				Autom	otive Mastermin	d, Inc.
	Occupation may include student or homemaker, if it applies.	Employer's address					lliam Street ork, NY 10038	
		How long employed the	here?				months	
Pai	t 2: Give Details About Mo	nthly Income						
spoo	mate monthly income as of the duse unless you are separated.  To or your non-filing spouse have me space, attach a separate sheet to	late you file this form. If you	,	·	·			· ·
						For Debtor 1	For Debtor 2 or non-filing spou	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$4,166	.00
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$0	0.00
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$ 4,166.0	0

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Deb	tor 1	Paulina Uribe	-	Cas	se number ( <i>if kn</i>	own)			
	Cor	by line 4 here	4.	F	or Debtor 1	.00		Debtor 2 or i-filing spouse 4,166.00	
_	-	-		·			· —	.,	-
5.		all payroll deductions:		•	_		•		
	5a.	Tax, Medicare, and Social Security deductions	5a.			.00	\$_	624.00	-
	5b. 5c.	Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5b. 5c.			.00	\$_ \$	0.00	_
	5d.	Required repayments of retirement fund loans	5d.			.00	<b>\$</b> —	0.00	-
	5e.	Insurance	5e.	- 1		.00	\$_	444.00	-
	5f.	Domestic support obligations	5f.			.00	\$_	0.00	_
	5g.	Union dues	5g.	. \$		.00	\$	0.00	_
	5h.	Other deductions. Specify:	5h.				+ \$	0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0	.00	\$	1,068.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0	.00	\$	3,098.00	-
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	. \$	0	00	\$	0.00	
	8b.	Interest and dividends	8b.			.00	<b>\$</b> —	0.00	-
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		. Ψ		.00	Ψ_	0.00	-
		settlement, and property settlement.	8c.		0	.00	\$	0.00	_
	8d.	Unemployment compensation	8d.			.00	\$	0.00	_
	8e.	Social Security	8e.	. \$	0	.00	\$	0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0	.00	\$	0.00	
	8g.	Pension or retirement income	 8g.	. \$	0	.00	\$	0.00	-
	8h.	Other monthly income. Specify:	8h.	.+ \$	0	.00	+ \$	0.00	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0	.00	\$_	0.00	O
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	0.00	+ \$	3.0	98.00 = \$	3,098.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.							-,
11.	Inclionation of the other of th	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depe		. •		•	Schedule J. 11. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certain lies						12. \$	3,098.00
13.	Do	you expect an increase or decrease within the year after you file this form	?						y income
		No. Yes. Explain:							

Official Form 106I Schedule I: Your Income page 2

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Fill in	n this informa	ition to identify yo	our case:	·		1		
Debto		Paulina Urib				Che	ck if this is:	
		T admira Offic					An amended filing	
Debto (Spou	or 2 use, if filing)						A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unite	d States Bankı	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case (If kno	number own)							
Off	ficial Fo	rm 106J				•		
Sc	hedule	J: Your	Exper	ises				12/1
Be a	s complete mation. If m	and accurate as	possible eded, atta	. If two married people and the contract of th				
Part		ribe Your House	ehold					
	Is this a joir							
	■ No. Go to		in a separ	ate household?				
	□ N □ Y		st file Offic	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Deb	otor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.			Son		_ 3	■ Yes □ No
								☐ Yes
								□ No
								Yes
								□ No
3.	Do your ext	oenses include	_		-			☐ Yes
	expenses o	f people other t d your depende	han $_{\square}$	No Yes				
expe	mate your ex		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the v		h assistance an		government assistance i			Your exp	enses
(0	olar i olili i o	, ,						
		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4. S	\$	1,600.00
	If not includ	led in line 4:						
		estate taxes				4a. S	<b>.</b>	0.00
		rty, homeowner's				4b. \$	·	0.00
				upkeep expenses		4c. \$	·	0.00
		owner's associat		aominium aues <b>our residence.</b> such as ho	me equity loans	4d. \$	·	0.00

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Debtor 1 Paulina	Uribe	Case num	ber (if known)	
6. Utilities:				
	/, heat, natural gas	6a.	\$	60.00
•	ewer, garbage collection	6b.	\$	0.00
	ne, cell phone, Internet, satellite, and cable services	6c.	·	140.00
6d. Other. Sp		6d.	·	0.00
	sekeeping supplies	7.	·	450.00
	children's education costs	8.	\$	0.00
	dry, and dry cleaning	9.	\$	40.00
-	products and services	9. 10.	· —	
	•		•	40.00
. Medical and de	ental expenses  I Include gas, maintenance, bus or train fare.	11.	\$	0.00
Do not include		12.	\$	100.00
	, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	tributions and religious donations	14.	•	0.00
5. Insurance.	and tengious dendicions	17.	Ψ	0.00
	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insur		15a.	\$	0.00
15b. Health in		15b.	•	0.00
15c. Vehicle ir		15c.	·	85.00
15d. Other ins		15d.		0.00
	nclude taxes deducted from your pay or included in lines 4 or 20.			0.00
Specify:	Thorace taxes deducted from your pay or included in lines 4 of 26.	16.	\$	0.00
7. Installment or			_	
	nents for Vehicle 1	17a.	·	285.00
	nents for Vehicle 2	17b.	·	0.00
	Decify: Non filing spouse minimum credit card payment	17c.	·	290.00
17d. Other. Sp	·	17d.	\$	0.00
	s of alimony, maintenance, and support that you did not report a		¢	0.00
	your pay on line 5, Schedule I, Your Income (Official Form 106I)	. 18.	·	
	ts you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	perty expenses not included in lines 4 or 5 of this form or on Sch			
	es on other property	20a.		0.00
20b. Real esta		20b.	·	0.00
	homeowner's, or renter's insurance	20c.	·	0.00
	nce, repair, and upkeep expenses	20d.		0.00
20e. Homeow	ner's association or condominium dues	20e.	\$	0.00
<ol> <li>Other: Specify:</li> </ol>		21.	+\$	0.00
2. Calculate your	monthly expenses			
22a. Add lines 4			\$	3,090.00
22b. Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	2a and 22b. The result is your monthly expenses.		\$	3,090.00
			Ψ	3,090.00
•	monthly net income.			
	e 12 (your combined monthly income) from Schedule I.	23a.		3,098.00
23b. Copy you	r monthly expenses from line 22c above.	23b.	-\$	3,090.00
23c. Subtract	your monthly expenses from your monthly income.			
	It is your monthly net income.	23c.	\$	8.00
4 Do you expect	an increase or decrease in your expenses within the year after y	vou file this	form?	
For example, do y	ou expect to finish paying for your car loan within the year or do you expect yo			e or decrease because o
	e terms of your mortgage?			
No.				
☐ Yes.	Explain here:			

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Fill in this info	rmation to identify your	case:			
Debtor 1	Paulina Uribe				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For		an Individual	Debtor's So	chedules	12/15
If two married p	people are filing togethe	er, both are equally respon	sible for supplying cor	rect information.	
obtaining mone		n connection with a bankr			ement, concealing property, or 00, or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	eone who is NOT an attorn	ey to help you fill out l	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the summ	nary and schedules file	ed with this declaration	on and
	ulina Uribe		X		
	na Uribe ure of Debtor 1		Signature of	Debtor 2	

Date \_\_\_\_\_

Date April 27, 2017

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Fill	in this inforn	nation to identify your	case:			
	otor 1	Paulina Uribe				
		First Name	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
_		• •				
	se number nown)				_	Check if this is an amended filing
Sta Be a	as complete a	of Financial A	ole. If two married people attach a separate sheet to	duals Filing for B are filing together, both are this form. On the top of any	equally responsible for su	
	<u> </u>	n). Answer every ques Details About Your Mar	ital Status and Where Yo	u Lived Before		
1.	What is your	current marital status	s?			
	<ul><li>■ Married</li><li>□ Not mar</li></ul>	ried				
2.	During the la	ast 3 years, have you l	ived anywhere other than	where you live now?		
	□ No ■ Yes. Lis	t all of the places you liv	ved in the last 3 years. Do r	not include where you live now	ı.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
	8079 West Niles, IL 60	Foster Lane 0714	From-To: <b>2013-2016</b>	☐ Same as Debtor	I	☐ Same as Debtor 1 From-To:
<b>3.</b> state	es and territori	es include Arizona, Cali		gal equivalent in a commun evada, New Mexico, Puerto R Official Form 106H).		
Par	t 2 Explai	n the Sources of Your	Income			
4.	Fill in the tota	I amount of income you	received from all jobs and	ng a business during this ye all businesses, including part ve together, list it only once ur	time activities.	endar years?
	■ No					
	☐ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

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Debtor 1 Paulina Uribe

5. Did you receive any other income during this year or the two previous calendar years?

	and other	public benef	fit payments; pens	at income is taxable. Exa ions; rental income; intered you have income that y	est; divide	nds; money colle	cted from lawsuits;	royalties; an			
	List each	source and t	he gross income f	rom each source separate	ely. Do no	ot include income	that you listed in lin	ne 4.			
	■ No										
	☐ Yes.	Fill in the de	etails.								
			Deh	otor 1			Debtor 2				
			Sou	irces of income cribe below.	each s	deductions and	Sources of inc Describe below		Gross income (before deductions and exclusions)		
Pa	rt 3: Lis	t Certain Pa	yments You Mad	e Before You Filed for E	Bankrupt	су					
6.	Are eithe ☐ No.	Neither De	ebtor 1 nor Debto	bts primarily consumer r 2 has primarily consu onal, family, or household	mer debt		ots are defined in 11	U.S.C. § 10	1(8) as "incurred by an		
		•	90 days before yo	u filed for bankruptcy, did	d you pay	any creditor a tot	al of \$6,425* or mo	re?			
		□ No.	Go to line 7.								
		□ Yes	paid that creditor	creditor to whom you paid . Do not include payment nents to an attorney for th	ts for dom	estic support obli		,	,		
		of adjustment	i.								
	Yes. <b>Debtor 1 or Debtor 2 or both have primarily consumer debts.</b> During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?										
		■ No.	Go to line 7.								
		☐ Yes	List below each	creditor to whom you paid s for domestic support ob pankruptcy case.							
	Creditor	's Name and	d Address	Dates of paymer	nt	Total amount paid	Amount you still owe	Was this	payment for		
7.	Insiders in of which y a business alimony.	oclude your r you are an of s you operat	elatives; any gene ficer, director, pers	kruptcy, did you make a ral partners; relatives of a son in control, or owner of etor. 11 U.S.C. § 101. Incl	any gener f 20% or r	al partners; partn nore of their votin	erships of which you g securities; and a	ou are a gene ny managing	eral partner; corporations agent, including one fo		
		Name and		Dates of paymer	nt	Total amount	Amount you	Reason fo	or this payment		
						paid	still owe				
8.	insider?			kruptcy, did you make a		ents or transfer	any property on a	ccount of a	debt that benefited an		
	■ No										
	_	List all payn	nents to an insider								
		Name and		Dates of paymer	nt	Total amount paid	Amount you still owe		or this payment editor's name		

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Case number (if known) Document Debtor 1 Paulina Uribe

Pa	rt 4: Identify Legal Actions, Repossess	ions, and Foreclosures						
9.	Within 1 year before you filed for bankru List all such matters, including personal injumodifications, and contract disputes.							
	■ No							
	☐ Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency	Status of th	e case			
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details be		perty repossessed, foreclos	sed, garnished, attached	, seized, or levied?			
	No. Go to line 11.							
	☐ Yes. Fill in the information below.							
	Creditor Name and Address	Describe the Property	y	Date	Value of the property			
		Explain what happen	ed					
11.	Within 90 days before you filed for bank accounts or refuse to make a payment border. No  ☐ Yes. Fill in the details.			institution, set off any a	mounts from your			
	Creditor Name and Address	Describe the action t	he creditor took	Date action was	Amount			
				taken				
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, o		perty in the possession of a	an assignee for the bene	fit of creditors, a			
	■ No							
	☐ Yes							
Pa	rt 5: List Certain Gifts and Contribution	าร						
13.	Within 2 years before you filed for banks  No	ruptcy, did you give any gi	fts with a total value of mor	e than \$600 per person?	,			
	☐ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$60 per person	Describe the gift	:s	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:	ı						
14.	Within 2 years before you filed for banks  No		fts or contributions with a t	otal value of more than	\$600 to any charity?			
	☐ Yes. Fill in the details for each gift or o							
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod	·	ou contributed	Dates you contributed	Value			
Pa	rt 6: List Certain Losses							
15.		ptcy or since you filed for	bankruptcy, did you lose a	nything because of thef	t, fire, other disaster			
	■ No							
	Yes. Fill in the details.							
	Describe the property you lost and how the loss occurred		coverage for the loss surance has paid. List pending	Date of your loss	Value of property lost			

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Case number (if known) Document

Debtor 1 Paulina Uribe

Par	7: List Certain Payments or Transfers						
16.	Within 1 year before you filed for bankrupt consulted about seeking bankruptcy or produced any attorneys, bankruptcy petition pre	eparin	ig a bankruptcy pe	tition?			erty to anyone you
	□ No						
	Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	u	Description and value of any property transferred		Date payment or transfer was made	Amount of payment	
	Cutler & Associates, Ltd 4131 Main Street Skokie, IL 60076 david@cutlerltd.com		Attorney Fees			April 2017	\$200.00
17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that your No	ors or	to make payment			or transfer any prop	erty to anyone who
	Yes. Fill in the details.						
	Person Who Was Paid Address		Description and transferred	value of any prope	rty	Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bankrup transferred in the ordinary course of your Include both outright transfers and transfers include gifts and transfers that you have alreated No	<b>busin</b> e nade a	ess or financial aff as security (such as	airs? the granting of a se			
	Yes. Fill in the details.						
	Person Who Received Transfer Address		Description and property transfer			any property or received or debts change	Date transfer was made
	Person's relationship to you					-	
19.	Within 10 years before you filed for bankrubeneficiary? (These are often called asset-particles of the No □ Yes. Fill in the details.			ny property to a se	lf-settled tru	ust or similar device	e of which you are a
	Name of trust		Description and	value of the proper	rty transform	ad	Date Transfer was
	Name of trust		Description and	value of the proper	ity transiem	eu	made
Par	List of Certain Financial Accounts, Ir	nstrun	nents, Safe Deposi	t Boxes, and Stora	age Units		
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or oth	ner financial accou	nts; certificates of			,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution and	Loc	et / digits of	Type of account	or Do	te account was	Last balance
	Address (Number, Street, City, State and ZIP Code)		et 4 digits of count number	Type of account instrument	clo	ite account was osed, sold, oved, or insferred	before closing or transfer

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Debtor 1	Paulina Uribe		Case number (if known)

21.	Do you now have, or did you have within 1 year leash, or other valuables?	before you filed for bankruptcy, any	safe deposit box or other depositor	y for securities,				
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it?  Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?				
22.	Have you stored property in a storage unit or pla	ace other than your home within 1 y	ear before you filed for bankruptcy?					
	■ No							
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?				
Par	9: Identify Property You Hold or Control for S	Someone Else						
23.	Do you hold or control any property that someor for someone.	ne else owns? Include any property	you borrowed from, are storing for,	or hold in trust				
	■ No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Par	: 10: Give Details About Environmental Informa	tion						
For	he purpose of Part 10, the following definitions a	apply:						
	, ,	,						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property as of to own, operate, or utilize it, including disposal s		w, whether you now own, operate, o	r utilize it or used				
	Hazardous material means anything an environmental hazardous material, pollutant, contaminant, or si		vaste, hazardous substance, toxic s	ubstance,				
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of when t	hey occurred.					
24.	Has any governmental unit notified you that you	may be liable or potentially liable u	nder or in violation of an environme	ntal law?				
	No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any r	release of hazardous material?						
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
		,						

Page 35 of 45 Case number (if known) Debtor 1 Paulina Uribe 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Paulina Uribe Paulina Uribe Signature of Debtor 2 Signature of Debtor 1 Date April 27, 2017 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-13184

Doc 1

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Fill in this inform	action to identify your					
	nation to identify your	case:				
Debtor 1	Paulina Uribe First Name	Middle Name		Last Name		
Debtor 2						
(Spouse if, filing)	First Name	Middle Name		Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DIST	TRICT OF ILL	INOIS		
Case number						
(if known)						<ul><li>Check if this is an amended filing</li></ul>
						amended ming
000 : 15	400					
Official For						
Statemen	<u>it of Intentio</u>	<u>n for Indiv</u>	<u>riduals</u>	Filing Under	<u>Chapter</u>	7 12/15
M in di.	danal filipp dan aba		l a.u. 41212 fam	if		
	vidual filing under cha claims secured by yo	-	out this for	m IT:		
_	ed personal property a	,	ot expired.			
You must file this	form with the court w	ithin 30 days after	you file your			r the meeting of creditors,
whicher on the f	,	e court extends the	e time for ca	use. You must also send	copies to the cr	editors and lessors you list
If two married ne	onle are filing together	in a joint case, ho	th are equal	v responsible for supplyi	ing correct infor	mation. Both debtors must
	d date the form.	in a joint case, bo	in are equan	y responsible for supply	ing correct infor	mation. Both debtors must
Be as complete a	nd accurate as possib	le. If more space is	needed, att	ach a separate sheet to the	his form. On the	top of any additional pages,
write yo	our name and case nur	nber (if known).		·		
Part 1: List Yo	ur Creditors Who Hav	e Secured Claims				
1 For any credito	are that you listed in P	art 1 of Schedule D	· Craditors V	Who Have Claims Secure	hy Property (O	fficial Form 106D), fill in the
information be	low.					
Identify the cre	ditor and the property t	hat is collateral	What do y secures a	ou intend to do with the property debt?	property that	Did you claim the property as exempt on Schedule C?
Creditor's Pr	nc Bank		□ Surrone	for the property		□No
name:	ic Balik			ler the property. the property and redeem it	Ĺ	□ NO
Description of	2000 Handa Assau	d 20000!laa		the property and enter into		Yes
property	2008 Honda Accor	a 30000 miles		mation Agreement.		
securing debt:			☐ Retain t	the property and [explain]:		
			-			
	ur Unexpired Persona		in Cahadula	C. Evacutory Contracts	and Unevnired I	eases (Official Form 106G), fill
in the information	n below. Do not list rea	Il estate leases. Un	expired leas	es are leases that are stil	I in effect; the le	ase period has not yet ended.
You may assume	an unexpired persona	I property lease if t	the trustee d	oes not assume it. 11 U.S	s.C. § 365(p)(2).	
Describe your un	nexpired personal pro	perty leases			W	ill the lease be assumed?
Lessor's name:						No
Description of lea	sed				Ц	NO
Property:						Yes
Lessor's name:					п	No
Description of lea	sed				Ц	INU
Property:						Yes
Lessor's name:					п	No
						INO

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Del	btor 1	Paulina Uribe	Case number (if known	)
	scription	n of leased		☐ Yes
	porty.			□ Tes
	ssor's na			□ No
	perty:	n of leased		☐ Yes
	ssor's na	ame: n of leased		□ No
	perty:	Torroadou		☐ Yes
	ssor's na	ame: n of leased		□ No
	perty:	. 6. 16466		☐ Yes
	ssor's n			□ No
	scription perty:	n of leased		☐ Yes
Pai	rt 3:	Sign Below		
		alty of perjury, I declare that I have inc at is subject to an unexpired lease.	dicated my intention about any property of my estate that s	ecures a debt and any personal
Χ	/s/ P	aulina Uribe	X	
		ina Uribe ture of Debtor 1	Signature of Debtor 2	
	Date	April 27, 2017	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-13184 Doc 1 Filed 04/27/17 Entered 04/27/17 11:33:55 Desc Main Document Page 42 of 45

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Paulina Uribe		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COME	PENSATION OF ATTOR	NEY FOR DE	CBTOR(S)	
c	tursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the e rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy, of	or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	1,450.00	
	Prior to the filing of this statement I have receive	/ed	\$	200.00	
	Balance Due		\$	1,250.00	
2. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. <b>I</b>	I have not agreed to share the above-disclosed co	ompensation with any other person u	inless they are memb	pers and associates of my law firm	n.
5. I a	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the n return for the above-disclosed fee, I have agreed the contract of the debtor's financial situation, and reconstruction and filing of any petition, schedules,	e names of the people sharing in the control to render legal service for all aspects endering advice to the debtor in determined to the debtor in debtor i	compensation is atta of the bankruptcy c rmining whether to f	ched. ase, including:	
c d	Representation of the debtor at the meeting of creed.  [Other provisions as needed]  Negotiations with secured creditors reaffirmation agreements and applications of the secured creditors of the s	to reduce to market value; exertations as needed; preparation a household goods.	d any adjourned hear mption planning; and filing of motion	preparation and filing of	
6. E	by agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			es, relief from stay actions o	r
		CERTIFICATION			
	certify that the foregoing is a complete statement of inkruptcy proceeding.	f any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in	
Α	oril 27, 2017	/s/ David Cutler			
Dα	·	David Cutler Signature of Attorney Cutler & Associate 4131 Main Street Skokie, IL 60076	es, Ltd		
		847-673-8600 Fax david@cutlerltd.co Name of law firm			

## **United States Bankruptcy Court** Northern District of Illinois

In re	Paulina Uribe		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	14
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to tl	he best of my
Date:	April 27, 2017	/s/ Paulina Uribe Paulina Uribe Signature of Debtor		

Advocate Health Care ATTN Business Office 1775 Dempster St Park Ridge, IL 60068

Amex Correspondence Po Box 981540 El Paso, TX 79998

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Barclays Bank Delaware 100 S West St Wilmington, DE 19801

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Citicards Cbna Citicorp Credit Svc/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Comenity Bank/Victoria Secret Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenitycapital/ultamc Po Box 182120 Columbus, OH 43218

Fifth Third Bank Attn: Bankruptcy 1850 East Paris Ave, Se Grand Rapds, MI 49546

Lutheran General Hospital 1775 W Dempster St Park Ridge, IL 60068

Nordstrom Fsb Correspondence Po Box 6555 Englewood, CO 80155

Phillip Kljajic 8828 Niles Center Rd, Apt 209 Skokie, IL 60077

Pnc Bank Attn: Bankruptcy 249 5th Ave Ste 30 Pittsburgh, PA 15222

Synchrony Bank/Care Credit Attn: Bankruptcy Po Box 956060 Orlando, FL 32896